

FILED  
10/9/24 4:13 pm  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE: )  
 )  
Daniel J. Jones and Angela C. Jones, ) Case No. 23-20545-GLT  
 ) Chapter 13  
Debtors ) Related Dkt. No. 107

**STIPULATED ORDER MODIFYING PLAN**

**WHEREAS**, this matter is being presented to the Court regarding

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:***

- a motion to dismiss case or certificate of default requesting dismissal
- a plan modification sought by: Debtors
- a motion to lift stay  
as to creditor
- Other:

**WHEREAS**, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

**IT IS HEREBY ORDERED** that the

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Chapter 13 Plan dated
- Amended Chapter 13 Plan dated January 3, 2024

is modified as follows:

***[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]***

- Debtors' Plan payments shall be changed from \$ 2,796.00 to

\$ 3,222.00 per month, effective October, 2024; and/or the Plan term shall be changed from      months to      months.

- In the event that Debtors fail to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtors and Debtors' Counsel a notice of default advising the Debtors that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtors fail to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- Debtors shall file and serve      on or before      .
- If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as      may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- Other: The terms of the loan modification approved by Order of Court dated September 25, 2024 at Docket No. 104 are incorporated into the Chapter 13 Plan. Kirkland Financial, LLC, shall be paid \$1,383.59 per month effective September 1, 2024 per the Notice of Mortgage Payment Change filed September 5, 2024. Debtor's counsel shall be paid an additional \$6,680.00, subject to fee application, for a total of \$13,080.00 to be paid through the Chapter 13 Plan. This amount shall not reduce the amount being paid to general, unsecured creditors.

**IT IS FURTHER ORDERED** that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

**IT IS FURTHER ORDERED** that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

*[Remainder of Page Intentionally Left Blank]*

SO ORDERED, this 9th day of October, 2024

Dated: \_\_\_\_\_

  
\_\_\_\_\_  
Gregory J. Taddonio hct  
Chief United States Bankruptcy Judge

Stipulated by:

/s/Lauren M. Lamb  
Counsel to Debtors  
Lauren M. Lamb, Esquire  
STEIDL & STEINBERG  
28<sup>th</sup> Floor-Gulf Tower  
707 Grant Street  
Pittsburgh, PA 15219  
(412) 391-8000  
PA I. D. No. 209201  
llamb@steidl-steinberg.com

Stipulated by:

/s/James Warmbrodt  
Counsel to Chapter 13 Trustee

Stipulated by:

\_\_\_\_\_  
Counsel to affected creditor

cc: All Parties in Interest to be served by Clerk

In re:  
Daniel J. Jones  
Angela C. Jones  
Debtors

Case No. 23-20545-GLT  
Chapter 13

District/off: 0315-2  
Date Rcvd: Oct 09, 2024

User: auto  
Form ID: pdf900

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Total Noticed: 65

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ Daniel J. Jones, Angela C. Jones, 1810 Filmore Street, Aliquippa, PA 15001-2008
15580131	+ Association of Specialty Physicians Inc., 1030 Beamer Hollow Road, Beaver, PA 15009-9722
15580133	+ Berkeimer Agent for Aliquippa City/SD, 50 North Seventh Street, Bangor, PA 18013-1731
15580134	+ Brighton Radiology, P.O. Box 53627, Pittsburgh, PA 15253-5904
15580141	+ Daniel Nadler, MD, PC, 111 Hazel Lane, Sewickley, PA 15143-1253
15580144	+ Eastern Revenue, P.O. Box 7036, Audubon, PA 19407-7036
15580145	+ Edwin A Abrahamsen & Associates, P.C., 120 North Keyser Avenue, Scranton, PA 18504-9701
15580146	+ Elizur, 9800 A. McKnight Road, Pittsburgh, PA 15237-6032
15580150	+ Goldman & Warshaw PC, 312 W. Broad St., Quakertown, PA 18951-1278
15580151	+ HAB-DLT Berkmeimer, PO Box 25149, Lehigh Valley, PA 18002-5149
15580153	+ HVMG Hospitalists, PO Box 36589, Pittsburgh, PA 15253-5907
15580152	+ Heritage Valley, P.O. Box 536371, Pittsburgh, PA 15253-5905
15580157	+ LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701
15580156	+ Law Offices of Stern & Eisenberg, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
15580158	+ National Hospital Collections, 16 Distributor Drive, Suite 2, Morgantown, WV 26501-7209
15580161	+ Northstart Anesthesia of PA, P.O. Box 612625, Dallas, TX 75261-2625
15580162	+ PA Department of Labor & Industry, Office of Unemployment Compensation, PO Box 60840, Harrisburg, PA 17106
15580168	+ ReSi Asset Management, LLC, 4215 NW 55th Ter, Ocala, FL 34482-8488

TOTAL: 18

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 23:58:21	Exeter Finance LLC, 4515 N. Santa Fe Avenue, Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 23:58:39	Exeter Finance LLC, c/o AIS Portfolio Services, LL, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: ebnpeoples@grblaw.com	Oct 09 2024 23:49:00	Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 23:44:15	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587, UNITED STATES 29603-0587
cr	^ MEBN	Oct 09 2024 23:32:37	SN Servicing Corporation as servicer for ReSi Ass, Friedman Vartolo LLP, 1325 Franklin Avenue, Suite 160, Garden City, NY 11530-1631
15580129	Email/Text: bankruptcy@sccompanies.com	Oct 09 2024 23:50:00	7th Avenue, 1112 7th Avenue, Monroe, WI

District/off: 0315-2

User: auto

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15580132	+ Email/Text: g17768@att.com	Oct 09 2024 23:49:00	53566-1364 AT&T Mobility II, LLC, c/o AT&T Services, Inc., One AT&T Way, Suite 3A104, Bedminster, NJ 07921-2693
15605152	+ Email/PDF: ADVS_EBN_BKR_AUTO@adv.saidvantage.com	Oct 09 2024 23:58:12	Aidvantage on behalf of, Department of Education Loan Services, PO BOX 300001, Greenville, TX 75403-3001
15580130	Email/Text: ally@ebn.phinsolutions.com	Oct 09 2024 23:49:00	Ally, PO Box 130424, Minneapolis, MN 55438-0902
15598938	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 23:44:17	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15585960	+ Email/Text: documentfiling@lciinc.com	Oct 09 2024 23:49:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
15580136	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 09 2024 23:58:39	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15580135	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 09 2024 23:57:48	Capital One, P.O. Box 30281, Salt Lake City, UT 84130-0281
15580137	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 09 2024 23:58:26	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
15580138	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 09 2024 23:50:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
15580139	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 09 2024 23:58:03	Citicards CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241
15580140	+ Email/Text: convergent@ebn.phinsolutions.com	Oct 09 2024 23:50:27	Convergent, 800 Southwest 39th Street, Renton, WA 98057-4927
15580142	Email/Text: mrdiscen@discover.com	Oct 09 2024 23:49:00	Discover Bank, P.O. Box 15316, Wilmington, DE 19850
15580143	+ Email/Text: jdryer@bernssteinlaw.com	Oct 09 2024 23:49:00	Duquesne Light Company, c/o Bernstein-Berkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15602414	+ Email/Text: jdryer@bernssteinlaw.com	Oct 09 2024 23:49:00	Duquesne Light Company, c/o Bernstein-Berkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430
15580147	Email/PDF: acg.acg.ebn@aisinfo.com	Oct 09 2024 23:44:17	Exeter Finance, c/o AIS Portfolio Services, 4515 N. Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
15586032	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Oct 09 2024 23:57:43	Exeter Finance LLC, PO Box 650693, Dallas, TX 75265-0693
15580148	+ Email/Text: bnc-bluestem@quantum3group.com	Oct 09 2024 23:50:00	Fingerhut/ Webbank, 6250 Ridgewood Rd., Saint Cloud, MN 56303-0820
15580149	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 09 2024 23:50:00	GLESI, P.O. Box 7860, Madison, WI 53707-7860
15580154	Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 09 2024 23:50:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15580155	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 09 2024 23:50:00	Jefferson Capital, PO Box 7999, Saint Cloud, MN 56302-9617
15601529	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 09 2024 23:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
15841730	+ Email/Text: LMitchell@myfci.com	Oct 09 2024 23:50:00	Kirkland Financial, LLC, c/o FCI Lender Services, Inc., P.O. Box 27370, Anaheim Hills, CA 92809-0112
15596886	Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 23:44:17	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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15580160	^ MEBN	Oct 09 2024 23:32:27	NCB Management Services, Inc., One Allied Drive, Feasterville Trevose, PA 19053-6945
15580159	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Oct 10 2024 00:21:10	Navient Solutions, LLC on behalf of, Department of Education Loan Services, P.O. Box 9635, Wilkes Barre, PA 18773-9635
15580164	Email/Text: bankruptcies@penncredit.com	Oct 09 2024 23:50:00	Penn Credit Corporation, PO Box 69703, Harrisburg, PA 17106-9703
15581406	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 09 2024 23:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
16442105	+ Email/PDF: ebnnotices@pnmac.com	Oct 09 2024 23:58:00	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
15580165	+ Email/Text: ebnjts@grblaw.com	Oct 09 2024 23:49:00	Peoples Natural Gas Company, c/o GRB Law, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753
15601072	Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 23:44:02	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15580166	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 09 2024 23:44:02	Pinnacle Credit Services, LLC, Celco Partnership d/b/a Verizon Wireless, PO Box 10587, Greenville, SC 29603-0587
15580167	+ Email/Text: bnc-quantum@quantum3group.com	Oct 09 2024 23:50:00	Quantum3 Group LLC, CF Medical LLC, P.O. Box 788, Kirkland, WA 98083-0788
15591950	+ Email/Text: bknotices@snsc.com	Oct 09 2024 23:50:00	ReSi Asset Management, LLC, c/o SN Servicing Corporation, 323 Fifth Street, Eureka, CA 95501-0305
15602673	Email/Text: bankruptcy.accounts@wakeassoc.com	Oct 09 2024 23:49:00	SKIN PATHOLOGY ASSOCIATES, LLC, C/O WAKEFIELD & ASSOCIATES, LLC, PO BOX 51272, KNOXVILLE, TN 37950-1272
15580169	Email/Text: bknotices@snsc.com	Oct 09 2024 23:50:00	SN Servicing Corporation, 323 5th Street, Eureka, CA 95501
15585226	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 09 2024 23:50:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15580170	Email/Text: bankruptcy@sunrisecreditservices.com	Oct 09 2024 23:49:00	Sunrise Credit Services, P. O. Box 9100, Farmingdale, NY 11735-9100
15580171	+ Email/Text: bankruptcydepartment@tsico.com	Oct 09 2024 23:50:00	Transworld Systems, 300 Penn Center Boulevard, Suite 600, Pittsburgh, PA 15235-5506
15588047	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 09 2024 23:50:00	US Department of Education c/o Nelnet, 121 S 13th St, Lincoln, NE 68508-1904
15580172	+ Email/Text: jill.locnikar@usdoj.gov	Oct 09 2024 23:50:00	United States Attorney's Office, Western District of Pennsylvania, Joseph F. Weis, Jr. United States Court, 700 Grant Street, Suite 4000, Pittsburgh, PA 15219-1956
15580173	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Oct 09 2024 23:50:00	United States Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Kirkland Financial, LLC
cr	*+	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

District/off: 0315-2

User: auto

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cr \*+ Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901  
cr \*+ Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430  
15580163 ##+ Penn Credit, 916 S 14th Street, PO Box 988, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2024 at the address(es) listed below:**

Name	Email Address
Brent J. Lemon	on behalf of Creditor Kirkland Financial LLC blemon@kmllawgroup.com, lemondropper75@hotmail.com
Denise Carlon	on behalf of Creditor Kirkland Financial LLC dcarlon@kmllawgroup.com
Jeffrey Hunt	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lauren Moyer	on behalf of Creditor SN Servicing Corporation as servicer for ReSi Asset Management LLC bkecf@friedmanvartolo.com, bankruptcy@friedmanvartolo.com
Lauren M. Lamb	on behalf of Debtor Daniel J. Jones julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Lauren M. Lamb	on behalf of Joint Debtor Angela C. Jones julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmeecf@chapter13trusteewdpa.com
William E. Craig	on behalf of Creditor Exeter Finance LLC wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10